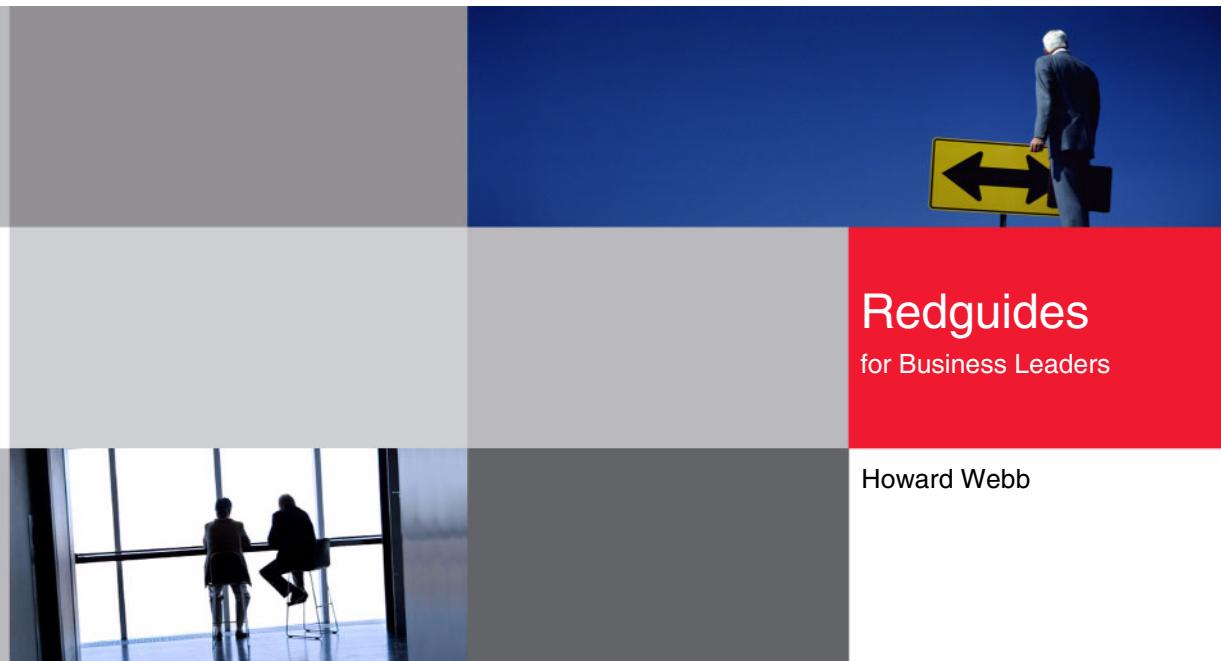


## ProLifics Insight for Improving Customer Loyalty through Business Process Optimization and Advanced Business Analytics



- Understand how advanced analytics and business process management (BPM) can help with customer loyalty
- See how focusing on the right business processes is essential to customer relationships
- Learn how to minimize customer attrition





## Executive overview

In today's highly competitive marketplace, brand loyalty has a significant influence on consumer behavior. What leads to higher levels of brand loyalty? What results in a negative brand image? These critical questions perplex many organizations and often result in alarmingly high customer attrition rates, falling revenues and increased budgets for attracting and onboarding new customers to replace the ones who are leaving. Rather than growing the customer base, gaining market share, and increasing revenue, the result can be the same number of customers, but different customers.

Companies spend large sums of money to acquire customers. Better understanding the behavior and intents of customers, with the goal of improving retention, is an ongoing challenge. It is widely accepted that keeping existing customers is more cost effective than getting new ones, maybe as much as 10 times more cost effective. Adding to this challenge, the longevity of customer interactions with a company is minimal, which means a company has a short time to make an impression. Of all the business processes that an organization supports and executes, actual customer interactions occur at a relatively few points. Those interaction points are where the customer loyalty battle can be won or lost.

External forces are also evolving. Digital media in the form of websites, mobile devices, and tablets, in addition to social channels, such as Facebook and Twitter, have brought in a sea of change. This new disruption not only affects the way customers interact with companies, but also tends to reduce the customer life span. Customers are bombarded with product or service alternatives through modern marketing channels. Retaining them for as long as possible is more important than ever. These new channels provide companies with large amounts of data, which, if properly analyzed, can tell countless nuances about customers.

Anyone who values and appreciates the products or services that their company provides should be keenly aware of what attracts customers to them and likewise what repels them. Sales and marketing teams are no longer the only ones who have this responsibility. Regardless of whether you are a customer facing call center associate or back-office accountant, customer loyalty is everyone's responsibility and everyone's challenge.

Prolifics, a Premier IBM Business Partner, is the largest systems integrator that specializes exclusively in IBM® technologies. Prolifics provides expert services around the architectural advisement, design, development, and deployment of secure end-to-end service-oriented architecture (SOA), business process management (BPM), and portal solutions. Based on decades of experience and leading IBM technologies, Prolifics ensures that companies get the right start with business process and business rules management and successfully

extend initiatives across their enterprise. The innovative Prolifics solutions help customers improve and automate business rules and processes through modeling, process choreography, and optimization. By combining business flexibility, cost competitiveness, excellence in technical skill, professionalism, and commitment to customers, Prolifics solutions build agility into businesses around the world.

Prolifics has garnered multiple awards for technical excellence and its BPM solutions, including the 2012 IBM Beacon Award for Outstanding Business Agility Solution. Prolifics has serviced over 3,000 customers globally across a range of industries, including finance, healthcare, utilities, and insurance.

This IBM Redguide™ publication examines customer loyalty and describes the challenges that companies face with retaining their customer base. This guide highlights how combining the discipline of BPM with advanced data analytics can produce dramatic results in customer satisfaction and loyalty. This guide also provides an overview of the Prolific solutions.

## Business challenges

Now more than ever before, customers have great power through technology to change how businesses operate and to change how they interact and use a company's products or services. No longer are mass manufacturing, great distribution networks, or control of information competitive differentiators. Instead, companies are gaining competitive advantage through learning about their customers, understanding their drivers, and engaging with their customers. In Michael Porter's article "The Five Competitive Forces That Shape Strategy," he states that one of the five forces is "bargaining power of buyers."<sup>1</sup> Customers have, at their fingertips, the ability to shop around, search, and bargain in real time, which helps them in seeking the best choices for where to spend their money and who to ultimately give their business to. This trend is making businesses *customer-obsessed*.

But what does it mean to be *customer-obsessed*? To begin with, you must understand that business interactions with customers are enabled through business processes. How well companies understand, design, and orchestrate those customer interactions determines how successful the company will be. The only measure of success that matters to customers is if they are satisfied with the products or services that they receive. Poorly understood and poorly designed interactions (that is customer-facing business processes) are usually going to yield poor customer experiences, low satisfaction, and reduced customer loyalty.

Traditional customer loyalty programs typically consist of some versions of the following benefits:

- ▶ Membership rewards
- ▶ Exclusive membership programs
- ▶ Volume discounts
- ▶ Upgrades (such as to first class)
- ▶ Notification of sales and special bargains for valued customers

These programs are acceptable, but not enough to instill customer loyalty and compensate for a bad business process. For example, flying a particular airline to gain points for free travel is a reward or incentive for repeat business. However, are points incentive enough to compensate for countless avoidable delayed departures and substandard service from unpleasant staff? Some hassles and inconveniences might be worth it, but even the heartiest of frequent travelers have their limits. Quality of life, pleasant staff who value their customers,

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<sup>1</sup> Michael E. Porter. "The Five Competitive Forces That Shape Strategy," *Harvard Business Review*, January 2008  
<http://hbr.org/2008/01/the-five-competitive-forces-that-shape-strategy/ar/1>

and getting home on time with your luggage ultimately win, especially if a competitor can provide all those advantages and points for free travel. World-class customer-facing business processes are not easy to design and implement. They require deep knowledge of customer behavior. You must understand that behavior before processes are changed, not after.

Companies that succeed in the age of the customer recognize that their customers have the following characteristics:

- ▶ Are knowledgeable
- ▶ Have choices
- ▶ Can take their business elsewhere
- ▶ Have little or no brand loyalty

These companies are willing to change any business process necessary to ensure that each customer interaction is a success in the eyes of their customers. Business processes need to be designed from the customer's perspective, from the outside in. Barbara Bund states in her book *The Outside-In Corporation*, "The bad news is that few managers actually run their companies from the outside in, starting with customers and prospective customers and making sure that all their strategies and actions are chosen and implemented from a strong customer perspective."<sup>2</sup>

Jan Carlzon, Chief Executive Officer (CEO) Scandinavian Airlines, in his book *Moments of Truth*<sup>3</sup> stresses the importance of customer interactions. A moment of truth is a point where the business and their customers come together. A moment of truth can be a customer who places an order, seeks help from a call center, or even receives correspondence in the mail, such as a bill or special offer. These moments of truth determine whether the customer is going to be pleased or disappointed with that interaction. Pleased customers turn into loyal customers, but disappointed, frustrated customers, do not.

Companies have to change their perspectives to succeed. To change their perspective means that companies must change how they view their business and how they view their customers. Traditional data gathering and analysis are no longer sufficient to provide knowledge and insights about customer behavior. New and innovative approaches are needed that merge advanced data analytics with business process design to target process improvements that will satisfy today's savvy, yet unpredictable, customers.

## Business value of the solution

Adopting innovative approaches that merge analytics and process design is providing organizations immense business value in several ways.

### Customer loyalty

The term *customer loyalty* is loosely defined. Traditionally, customer loyalty is associated with the retail industry where special offers, coupons, and rewards for frequent purchases are the norm. However, the definition should be broader, considering the wide implications of having a higher level of customer loyalty. *Customer loyalty* is a business objective of increasing customer satisfaction with a company, gaining more wallet share, understanding customer behavior, and facilitating various forums that detect and resolve customer complaints.

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<sup>2</sup> Barbara E. Bund, *The Outside-In Corporation* (McGraw-Hill, 2006).

<sup>3</sup> Jan Carlzon, *Moments of Truth* (Ballinger Publishing Company, 1989).

Companies use many key performance indicators (KPIs), such as the following examples, to measure customer loyalty:

- ▶ Customer lifetime
- ▶ Customer attrition rate
- ▶ Revenue and revenue growth per customer
- ▶ Customer satisfaction index
- ▶ Customer profitability

Retail financial services firms often use *wallet share*, which stands for the percentage of available customer assets that a company has captured to measure customer loyalty.

How does customer loyalty morph in various industries? Different components of customer loyalty take different priorities across various industries. For example, in retail banking, reducing customer churn and improving customer profitability is a significant challenge. Giving the most profitable customer incentives with suitable offers is evolving as a good retention tool.

In the life insurance space, understanding customer purchasing intents and selling more add-ons at the time of underwriting has the potential to increase revenue significantly. Increasing the speed of customer underwriting is proven to reduce forgone applications and increases the customer satisfaction index. In retail healthcare insurance, understanding the medical and drug consumption patterns of policy holders and proactively suggesting those remedial actions have doubled dividends, increased customer satisfaction, and reduced future liability for many organizations.

In the annuities business, a common goal to improve customer loyalty is to prevent the policy holders from no longer paying their premiums or from liquidating the annuity policies.

In wholesale financial services, customer loyalty issues are perceived to be less severe because the client base is a few hundred at the most and company executives seem to have a personal understanding of the key customers. However, much value is gained from analyzing the data and deriving the business insights that will reinforce business executives' convictions about customer behavior.

Although the ongoing challenge to enhance customer loyalty takes many shapes, the following common denominators can help to gain a deeper understanding of the customer:

- ▶ Customer demographic details
- ▶ Customer transactions (orders) with the company
- ▶ Characteristics of their interactions at all the touch points (their moments of truth)

For most companies, customers are proving to be increasingly diverse. As a result, understanding customer behavior becomes difficult. Also, aligning the organization with preferences of an individual customer's segment is becoming even more challenging. In addition, companies do not want to spend the same amount of resources on supporting and providing incentives for less profitable customers as they do for the more profitable customers.

## **Business process improvement and customer analytics**

Customer knowledge and a focus on well designed moments of truth are two key ingredients for maintaining a loyal customer base. Many companies have invested in business intelligence (BI) to better understand their customers and in ongoing investments in BPM tools. Problems occur when these two investments do not share a common goal and when the two investments do not converge at a point where the processes are driven by customer behavior to better design and orchestrate their moments of truth.

Organizations are investing heavily in analytics and BI technology to help better understand their customers. However, the real challenge for organizations is the ability to gain greater insights into customer behavior and then using those insights to improve their business processes. In most organizations, BI is used as a Management Information Systems (MIS) tool to aid executives in compiling and summarizing volumes of information by using executive reports and dashboards. Although these methods are effective, this use stops short of identifying and impacting business processes in a way that is meaningful and influential to customers at their moments of truth.

Analytics is widely used to better understand how processes are performing, but organizations need to go further. When organizations begin using analytics to drive process design, the results can be astounding. Organizations become more dynamic, helping them to respond more appropriately to customers' behaviors and to proactively reach out to them and set new standards for customer service.

Cross-feeding advanced data analytics and business process optimization provides the best possible scenario for ensuring customer loyalty. Embedding analytically enhanced decisions into business processes can lead to new and profitable customer interactions.

## How cross-fed BPM and analytics can help improve loyalty

When customers become dissatisfied because of price, relative quality, or the way that they are treated, they have two choices. They can exit and begin to buy from a competitor, or they can exercise their voice and keep buying, but complain. Where there is a good competing product, most customers will simply exit. Companies need to really understand why their customers are leaving or intending to leave. They must use that knowledge to modify processes to enhance the customer experience at each interaction, especially if the root cause of dissatisfaction is poor customer service.

## Advanced analytics

Advanced data analytics is a combination of data-driven business insights and quantitative models. They explain a business outcome and help organizations predict similar business outcomes in advance. Business insight is a piece of knowledge that explains a business outcome. For example, business insight might indicate that customers with an income of more than US\$75,000, who pay monthly premiums greater than US\$100, and are 35 - 40 year old, are most likely to leave.

Operational data, although valuable in assessing and improving process performance, does little to help improve customer loyalty. By going beyond operational data, advanced analytics provides insights into customer behavior. Business processes can then take advantage of that knowledge.

Companies must begin pushing the envelope on customer insights and behavioral knowledge if they hope to remain competitive. Customer behaviors are dynamic; they can change rapidly and with great ease and frequency. Knowledge about those behaviors must be continuously refreshed. Otherwise, organizations will find themselves playing catch up to their competition.

## The Prolifics solution

In a world of big data where operational metrics do not provide the necessary insights to understand customer behavior or the knowledge to design processes that will ensure customer loyalty, a new approach is needed.

## Combining advanced analytics with business process improvement

Dedicated to providing tailored business solutions, Prolifics employs decades of experience to assist customers across the project lifecycle (procurement, design, development, deployment, testing, and support) to transform processes into flexible, choreographed business services. These business services work together to deliver business value and empower organizations to react to and anticipate shifts in the marketplace. The innovative solutions that Prolifics provides use the following leading IBM products among others:

- ▶ IBM Business Process Manager, which is a comprehensive BPM platform that provides visibility and insight to manage business processes.
- ▶ IBM Operational Decision Manager, which integrates business events with business rules to enable decision making in real time.
- ▶ IBM Blueworks Live™, which is a cloud-based BPM tool that is used to discover, design, automate, and manage business processes for an organization.
- ▶ IBM Business Monitor, which provides detailed business activity monitoring to help improve business agility.
- ▶ IBM Case Manager, which unites information, process, and people to provide a 360-degree view of case information and to achieve optimized outcomes.

As a leader in providing end-to-end business process improvement solutions, Prolifics recognizes that improving, changing, and redesigning business processes is not easy. In fact, it can be one of the most challenging endeavors that a company can undertake. Changing business processes introduces significant risks, which must be understood and managed.

Risk increases as the scope and complexity of change increases. Therefore, you must intelligently identify where change is most necessary and limit the scope as much as possible. As it relates to improving customer loyalty, how do you know what to change? Where in the process should you focus your redesign efforts to achieve the greatest impact on customer loyalty? The answers to these questions are in combining advanced analytics with business process optimization.

The saying “You don’t have to boil the ocean” is often used as guidance for changing business processes. This saying means that the whole process does not necessarily need to be changed, but rather only the broken parts or the weakest links must be changed. In this case, the pieces are the moments of truth where a customer’s confidence and loyalty can be gained or lost.

From a global, cross-organization perspective, not a single process should be changed, redesigned, or automated without first considering the customer. Not an internal customer, but a real customer who can give or take away their business at the drop of a hat. If a process change does not improve customer loyalty, why is the change being made? Why invest time and resources if it is not going to improve the customer’s experience? You might have legitimate reasons for changing noncustomer facing processes, such as regulatory compliance, automation, and cost reduction. However, you must always ask these questions.

Advanced analytics and advanced customer insights can help companies to make decisions based on the following questions:

- ▶ Which processes impact our customer loyalty?
- ▶ Which changes take priority?
- ▶ What changes should we implement to address the most significant customer pain points?

Any area of the business, whether sales, call centers, client onboarding or billing, should be ready and willing to change their processes to achieve greater customer loyalty based on advanced data analytics and business insights.

## The Prolifics approach

If you consider advanced analytics as a key component of process optimization, the model might look similar to the example in Figure 1.

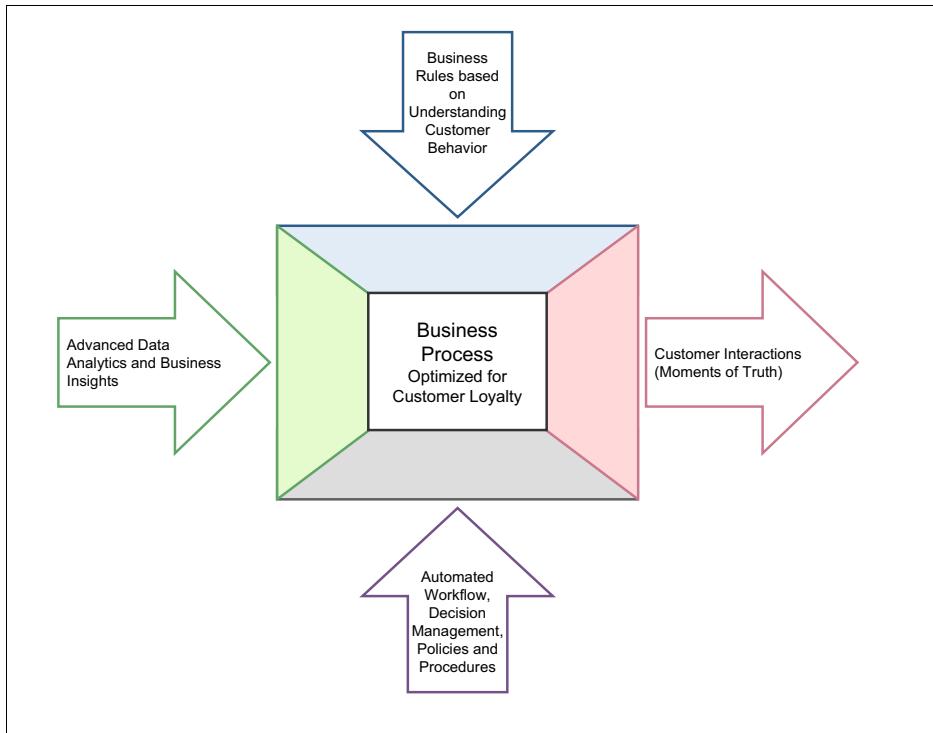


Figure 1 Customer trait diagram

Figure 1 illustrates a typical business process with inputs on the left, outputs on the right, rules on top, and enablers on the bottom. However, in Figure 1, the focus is on the presence of advanced data analytics and an understanding of client behavior beyond traditional process design. Here, the intent is to design or redesign processes where they touch the customer and ensure that those touch points are designed from the outside in, with the customer's feelings in mind. Remember those characteristics or traits, such as ease of use, simple, friendly, and tailored to needs, of companies that you found desirable. Those characteristics are the ones that every process-to-customer or customer-to-process interaction should deliver.

Business rules play a key role in customer-centric process design. Based on analytics, business rules can be implemented to affect how customers interact with a process and to support dynamic process change to accommodate varying customer behaviors.

In addition to understanding the usual business triggers and data inputs, consider advanced data analytics and business insight crucial components to customer-obsessed process design. Likewise, customer-obsessed process design must take full advantage of state-of-the-art business rules capabilities to ensure that processes are acting and reacting in the best interest of the customer. Predictive analytics can help design business processes that are most appropriate to meeting or exceeding customer expectation, based on a solid knowledge of their behaviors.

With this model in mind, operational decision management and its use of business rules combine with predictive analytics. As illustrated in Figure 2, the first step is to identify industry objectives. Objectives can be to address a customer acquisition in Europe or to improve the retention of existing customers in North America.

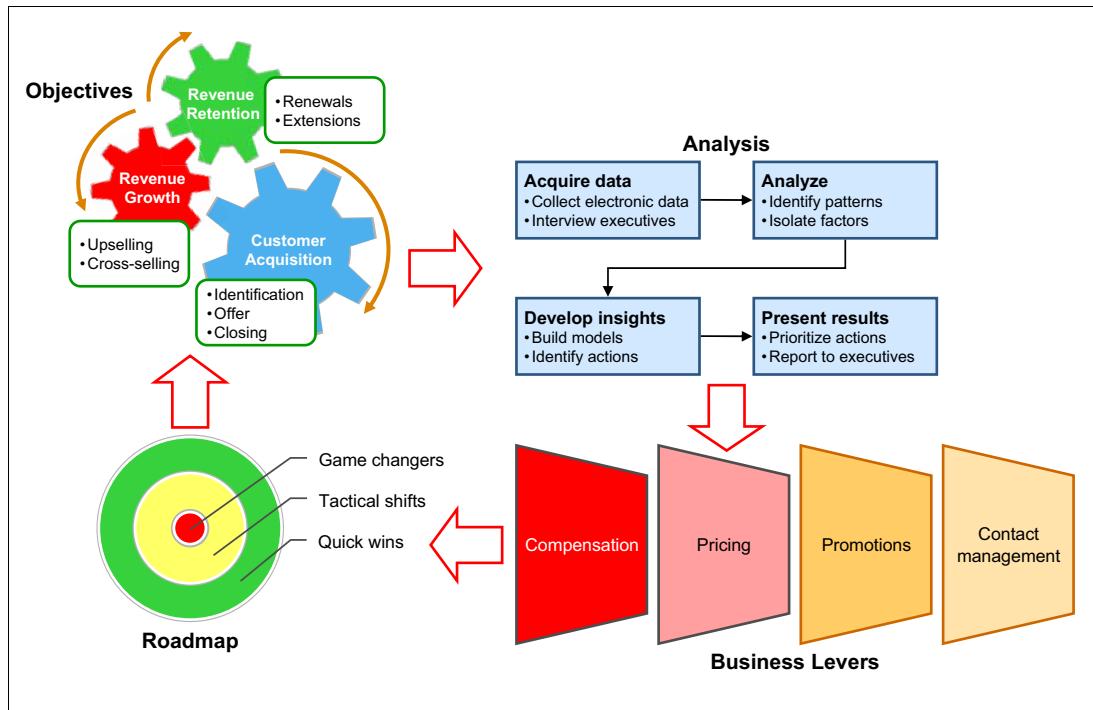


Figure 2 Sales optimization using advanced analytics

Companies must understand what data will be necessary to provide input into analyzing customer behavior. The data must include advanced analytics about customer behavior and intents, product usage, customer profitability and satisfaction information, combined with operational data to include a complete customer profile.

The customer profile is then analyzed to identify behavioral patterns, isolate key factors, and develop business insights. Actions can then be defined and prioritized based on an overall business strategy.

The defined actions can provide direction for various business levers such as compensation, pricing, promotions, or contact management. Executive management has the tools to make strategic decisions to affect the overall business roadmap.

Business strategy is executed by using business processes. Business actions, coupled with business levers, determine whether the roadmap calls for quick wins or *low hanging fruit* process changes, tactical shifts in business delivery, or dramatic, transformational process redesign. Typically, in larger organizations, the roadmap can be a combination of all three changes.

Process improvements based on this model target those moment-of-truth areas of the business. They provide direct, tangible benefits to customers and improve their overall loyalty and satisfaction.

Process optimization follows a normal path to implementing change. Always begin with a detailed understanding of the current state business processes. Then, visualize processes by using process modeling, documenting the significant attributes to be effectively understood and communicated. The significant attributes include elapsed time, touch time, cost, resources required, and significant business rules.

Then, based on the roadmap and types of changes that are dictated by the business strategy, define various change scenarios. These scenarios can specify automation versus manual, human task choreography. Design bottlenecks, process breakpoints, and unnecessary handoffs across departmental boundaries to improve process performance.

A process improvement action plan should quantify the value proposition for the change and the return on investment justification for the work to be done. When it is complete, monitor and adjust the process to ensure that the desired performance metrics are being achieved and to identify continuous improvement opportunities. Performance monitoring should include analytics data to maintain an ongoing, accurate understanding of customer behavior so that continuous improvement is always done from a customer-centric perspective.

## Conclusion

Processes produce and consume data, even those moment-of-truth processes that interact directly with the customer. Organizations that want to become customer-obsessed must begin designing their processes from their customers' perspective. Taking on the customers' perspective helps organization in the following ways:

- ▶ Gain an in-depth understanding of customers beyond simple satisfaction surveys.
- ▶ Take advantage of today's advanced data analytics.
- ▶ Use knowledge that is obtained through analytics to design better, more agile, customer-centric business processes.

How will customer loyalty programs look in the future? Perhaps, customers will no longer be forced into long-term contracts to prevent them from leaving or reacting to competitive pressure through quickly implemented discount programs. Instead, companies can use smarter processes that are more in tune with a customer's behaviors, needs, and desires.

Perhaps the processes themselves are so well-designed and adaptable to their customers that the pleasure of the business experience becomes a company's competitive advantage. Companies can move away from the entrapment of multiyear contracts or contrived programs that try to make up for bad processes.

In this age of the customer, every organization must reevaluate how it addresses customer loyalty and where it focuses its valuable process improvement resources. Collaborative consumption, meaning the notion that more customers are renting, versus owning and leasing versus buying, is becoming the norm. Customers are avoiding the traditionally large outlays of cash for other options.

The barriers to customers who are switching their loyalties are also eroding. Long-term commitments and contracts are becoming a thing of the past. In the age of the customer, such commitments and contracts are no longer being tolerated. Customers can demand and get what they want. If their current provider is unwilling or unable comply with their demands, another, more innovative provider can fill the gap.

Business process management is a proven, powerful discipline for transforming an organization. Transformation is necessary for many organizations if they are to remain competitive. The rules are changing fast, and transformation of processes that do not improve customer loyalty can transform a business right out of business.

Do you really understand your customers needs, regardless of whether those needs are articulated? Do all customer touch points have access to the same information, providing a consistent customer experience? Do you know who your potential customers are, those

untapped resources? Do you know where consumers are spending their money? Are you getting the most from your sales and marketing dollars?

Organizations must begin monetizing customer insights. A traditional year-end “thank you” is not enough to secure a customer’s loyalty. The insights that are provided by advanced analytics and customer-targeted process improvement are necessary to make every interaction more relevant and personalized.

Prolifics applies advanced data analytics technology that provides a broader perspective on customer behavior. By combining advanced data analytics with business process optimization, the innovative Prolifics solution provides a powerful and effective defense for large and small companies against customer attrition.

Always view your business from the outside in, through a customer’s lens. Never assume that an efficient, well executing process will lead to a positive customer experience and successful moment of truth. Attaining customer loyalty is simple, but not easy. Customers want to be treated the same way that we all want to be treated. Everyone is a customer at some point. True process improvement should be about improving the customers’ experiences and improving their loyalty.

Loyal customers are earned through well-defined and well-designed business processes, not processes that are purchased through loyalty programs. An organization that does not do everything possible to ensure world class, customer-centric business processes will face the toughest competition. In an increasingly competitive environment that faces continually evolving demands, is this risk one that your business can afford to take? Loyalty programs are the icing on the cake of a world class, customer-centric business process.

## Other resources for more information

For more information about IBM Business Process Management products, go to the IBM BPM at:

<http://www.ibm.com/software/products/us/en/category/BPM-SOFTWARE>

To learn more about Prolifics Business Process Management and Business Rule Management Systems solutions, go to this web address:

<http://www.prolifics.com/bpm.htm>

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